

To whom it may concern:

Kevin J. Babich directly or indirectly controls the applicant. Mr. Babich pleaded guilty to one count of mail fraud and one count of fraud by wire. The United States District Court for the Northern District of Indiana filed its *Judgement* on February 23, 2015, concluding the matter of United States v. Kevin J. Babich. The litigation arose from disputes arising in connection with a construction agreement commencing in 2009, involving entities controlled by Mr. Babich. In the related *Sentencing Memorandum* filed on the same date, the presiding judge emphasized positively that Mr. Babich had already paid as restitution the full amount of the financial loss that the other party could have secured under the arbitration clause in that agreement.